



JUNE 2012

The Ins and Outs of Retired Pay

Most military retirees know they were paid on time and accurately every month when they see the direct deposit on their bank statement. They rarely need to contact DFAS or make changes to their accounts.

If you're one of these retirees, you may not think it's important to check your monthly electronic Retiree Account Statement (eRAS), save your *myPay* password or even read every issue of this newsletter. But bear in mind that when life throws you a curve ball, you may not be prepared to swing. Small changes, such moving or switching banks, can cause a delay in payment if you don't know who to contact and when.

This newsletter edition is all about making changes to your retired pay account. It contains information and advice to help you keep your pay coming on time every time, no matter what life throws at you. You'll find out what life-changing events can affect your account, when to contact us about account changes, the best ways to contact us, and how long it takes for a change to go into effect. You'll also get helpful tips for using *myPay*, the official online account management system for military members and retirees.

When to Contact Your Branch of Service

Some details in your retired pay account come from your official military record. No matter how much we want to help, DFAS cannot change them without authorization from your branch of service. These items include your

- name
- date of birth
- Social Security Number (SSN)

To update any of the above, you must request a correction to your military records through your branch of service. Your branch is responsible for maintaining that information even after you leave active duty, and we create your account using the information they provide.

Be sure to include copies of documents that support your request, such as a marriage certificate or a birth certificate. Your branch will only make a change to your official military records after examining evidence you provide.

You can send your request to:

Air Force:	Army:	Marines:	Navy:
U.S. Air Force Personnel Center HQ AFPC/DPSRP 550 C Street West Randolph AFB, TX 78150	U.S. Army HRCoE ATTN: AHRC-PDR-RCR, Dept. 420 1600 Spearhead Division Ft. Knox, KY 40121	Department of the Navy Headquarters United States Marine Corps 3280 Russell Road MMSR-7 Quantico, VA 22134-5103	Navy Personnel Command PERS 314 5720 Integrity Drive Millington, TN 38055

Your change will take effect starting with the date your branch of service approves it. They will send us a copy of the official authorization. If you need this information forwarded to other agencies (for example: the Department of Veterans Affairs), please contact those agencies to find out their policies on receiving such information.

Remember, this only applies to your name, date of birth and SSN. You don't need to request a correction of your records if you move to a new address, switch banks, update your beneficiary, or make other routine account changes. For those, you can use *myPay* or contact us.

How to Contact Us

When you request a change to your account, it may be anywhere from three to 60 days before you see it. The time it takes depends on how you send it to us. There are three ways to make account changes: *myPay*, written request and phone. It's important to understand the pros, cons and quickness of each method before contacting us.

myPay

When you make a change on *myPay*, the only hands it has to go through are yours.

You don't have to wait for the post office to deliver it or for one of our pay technicians to process it. Once you submit your information on *myPay*, our system automatically handles the rest in three to seven business days.

On *myPay* you can:

- View, print or save your Retiree Account Statement
- View, print or save your Combat-Related Special Compensation Statement
- Start, stop or change electronic allotments to financial institutions
- Change your mailing or e-mail address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099R
- Subscribe to the Retiree Newsletter
- And more

For more information about *myPay*, visit [the Using myPay page](#). If you have trouble logging in to your account, try the troubleshooting instructions on [the Military Retiree and Annuitants home page](#).

Written Request

Some retirees and annuitants prefer to fax us written requests. Others prefer to send requests through the mail. This method can delay your account update.

Because mailed requests require so much manual work, documents are typically processed in approximately 30 to 60 days. That doesn't include the time it takes the post office to deliver it to us. If your request requires an audit on your account going back a number of years, the request can take longer to process.

The more current your request is, the more likely we can complete it within 30 days. For example, if you get married, and tell us immediately, changes are likely to take place within 30 days; however, if you wait five years to inform us, those same changes could take significantly longer.

For these reasons, we recommend mailing forms and written requests as soon as possible to avoid delays.

Phone Call

Calling us may seem like the quickest and easiest way to make a change, but there are some pros and cons to picking up the phone. In fact, when you call us, your change might be made in 30 minutes, or it might take 30 to 60 days.

You might prefer to talk to a person who can answer any questions you have before updating your account. But keep in mind you'll usually spend time waiting on hold before you get to that person, which isn't always convenient.

Our call center representatives often can process your requests while you're on the line with them. But there may be times when the change is too complicated or time-consuming for them to do that.

When this happens, our call center representative will send your request to the department responsible for your case type. These requests are handled in the order they are received, and like written requests they may take 30 to 60 days to complete.

Read about more about how to contact us on our [Customer Service page](#).

When to Update Your Account

The best time to make changes to your account is within the first two weeks of the month. This increases the likelihood of your request being completed before the next payday. For example, the last day we can process changes for August 2012 payments is July 19. If we process your change before July 19, it will take effect August 1. If we process your change after July 19, it will take effect September 1.

If you can't update your account via *myPay* or phone within the first two weeks of the month, or you are sending a form or written request by mail, assume the change won't be effective until the month following your next paycheck. This will reduce the potential for missed payments and lost or delayed correspondence.

This is especially important if you're switching bank accounts and your retired pay is direct deposited, we suggest leaving your old bank account open until you can verify that your payment is being sent to your new account.

Retirees often close their original bank account before their retired pay account is updated, causing their banks to return these payments as "undeliverable." When we receive multiple "undeliverable" payments, we automatically suspend the retiree's pay account to avoid potential fraud.

For more information about making changes to your retired pay account, visit the [Account Maintenance page](#).

myPay Tips and Tricks

The most convenient and quickest way to update your retired pay account is with *myPay*. Here are some tips and tricks that might help you use myPay more effectively.

1. You don't need a new Login ID and password when you transition from active duty to retirement.

You can continue to use the *myPay* login ID and password you used on active or reserve duty. Your new retirement pay account will be available by the second of the month after your first payment. It will show up as a new menu, similar to the menu you had while on active duty. For a list of the changes you can make to your retired pay account using *myPay*, visit our [Using myPay page](#).

2. You only need to request a temporary password when you first create your account or forget your permanent password.

If you created a permanent password but you haven't logged in for a while, you can continue to use that password.

If you don't remember your permanent password, or you received a temporary password and never logged in to your *myPay* account, you will have to request a new temporary password. Try our troubleshooting instructions on how to request a new temporary password [if you've never logged in to myPay](#).

3. While *myPay* is the fastest way to update your account, not all changes are made in real time.

Your account will be updated within in three to seven business days when you use *myPay*. Upon completion and acceptance of a change, *myPay* will display a "No later than" date. Your change will be effective on or before the date *myPay* displays. You can verify the change to your account by logging in three to seven business days after you make the change.

Additionally, after making a change to allotments or federal tax withholding, retirees will receive a Retiree Account Statement (RAS) in the mail reflecting the change in their net pay unless they have elected to receive their RAS electronically. Annuitants will receive a pay statement in the mail each time they make a change to their accounts.

Your email address, password and login ID are updated in real time.

4. Not all allotments can be started, stopped or changed using *myPay*.

You can make and update Electronic Funds Transfer allotments to financial institutions in *myPay*. You cannot make changes to insurance, charity, loan, home loan, and treasury

(debt) allotments. For more information about updating your allotment, visit the [Allotments page](#).

Navy Region Southwest Retiree Seminar

The Navy Region Southwest, Annual Military Retiree Seminar and Resource Fair is coming!

Date: November 3, 2012

Time: 8 a.m. - 1 p.m. Pacific Time

Location: Four Points Sheraton Hotel
8110 Aero Drive
San Diego, CA 92123

You can contact the Retired Activities Office at CNRSWRAO@navy.mil or (619)556 8987 for additional information.

DFAS does not plan to have a representative attend this seminar. For a list of seminars we will be at, visit our [Retiree Seminars page](#).